

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of claims:

Claims 1 –33 (Canceled)

Claim 34 (Currently Amended) A method for electronically presenting and paying bills, comprising:

receiving by a service provider first billing information representing a first bill from a first biller and second billing information representing a second bill from a second biller;

transmitting a notice of availability of ~~electronic presentment of~~ at least a portion of the first billing information to a first consumer;

automatically directing payment of the first bill by the service provider on behalf of the first consumer subsequent to transmitting the notice; and

~~receiving by the service provider second billing information representing a second bill;~~

automatically directing payment of the second bill by the service provider of behalf of a second consumer without transmitting a notice of availability of ~~electronic presentment of~~ at least a portion of the second billing information to the second consumer, wherein payment of the first and second bills are automatically directed without the service provider receiving a request to pay the respective bill.

Claim 35 (Currently amended) The method of claim 34, wherein:

~~the first bill is for a first consumer;~~

~~the second bill is for a second consumer; and~~

~~the first consumer is one of a) different than the second consumer, or b) the same as the second consumer.~~

Claim 36 (Currently Amended) The method of claim 34, wherein:

~~the first bill is associated with a first biller;~~

~~the second bill is associated with a second biller; and~~

the first biller is ~~one of a) different than the second biller, or b)~~ the same as the second biller.

Claim 37 (Currently Amended) The method of claim 36 ~~34~~, further comprising:

receiving, prior to transmission of the notice, a consumer directive for the service provider to transmit to the first consumer notices of availability of ~~electronic bill presentment of~~ at least a portion of billing information from the first biller; and

receiving a consumer directive for the service provider to not transmit to the second consumer notices of availability of ~~electronic presentment of~~ at least a portion of billing information from of the second biller.

Claim 38 (Canceled)

Claim 39 (Currently Amended) The method of claim 38 ~~34~~, ~~wherein at least the first bill is paid without receipt of a request for the service provider to pay the first bill, and~~ further comprising:

receiving a request to view the first bill responsive to the transmission of the notice; and transmitting at least a portion of the first billing information responsive to the received request to view the first bill;

wherein the automatic direction to pay the first bill by the service provider is made at a time prior to or subsequent to the transmission of the first bill.

Claim 40 (Currently Amended) The method of claim 38 ~~34~~, further comprising:

receiving, prior to receipt of the first or second billing information, ~~[[a]] one or more pre-bill instruction~~ instructions for the service provider to pay future bills of at least one of the first biller and the second biller;

wherein ~~at least one of the first bill and the second bill is a future bill~~ are future bills.

Claim 41 (Original) The method of claim 40, wherein the pre-bill instruction includes a directive for the service provider to pay the future bills in an amount equal to one of a) a fixed amount, b) a minimum amount due of a future bill, c) a total amount due of a future bill, or d) a total amount

due of a future bill not to exceed a maximum amount.

Claim 42 (Original) The method of claim 40, wherein the pre-bill instruction identifies a period of time for the service provider to pay future bills of a plurality of billers.

Claim 43 (Original) The method of claim 40, wherein of the pre-bill instruction identifies a payment frequency for the service provider to pay the future bills.

Claim 44 (Original) The method of claim 40, wherein the pre-bill instruction excludes a biller account number, and further comprising:

determining a biller account number based upon a received pre-bill instruction excluding a biller account number.

Claims 45 – 46 (Canceled)

Claim 47 (Currently Amended) A system for electronically presenting and paying bills, comprising:

a communications interface configured to transmit and receive information via a network;
and

a processor configured to receive, from the communications interface, first billing information representing a first bill from a first biller, to cause the communication interface to transmit a notice of availability of ~~electronic presentment of~~ at least a portion of the first billing information to a first consumer, to automatically direct payment of the first bill on behalf of the first consumer ~~subsequent to the transmission of the notice~~, to receive, from the communication interface, second billing information representing a second bill from a second biller, and to automatically direct payment of the second bill on behalf of a second consumer without causing transmission of a notice of availability of ~~electronic presentment of~~ at least a portion of the second billing information to the second consumer, wherein payment of the first and second bills are automatically directed without receiving a request from the first and second consumers to pay the respective bill.

Claim 48 (Currently Amended) The system of claim 47, wherein:

~~the first bill is for a first consumer;~~

~~the second bill is for a second consumer; and~~

the first consumer is ~~one of a)~~ different than the second consumer, ~~or b)~~ the same as the second consumer.

Claim 49 (Currently Amended) The system of claim 47, wherein:

~~the first bill is associated with a first biller;~~

~~the second bill is associated with a second biller; and~~

the first biller is ~~one of a)~~ different than the second biller, ~~or b)~~ the same as the second biller.

Claim 50 (Currently Amended) The system of claim ~~49~~ 47, wherein:

the processor is further configured to receive, from the communication interface and prior to transmission of the notice to the first consumer, a consumer directive for the service provider to transmit notices of availability of ~~electronic presentment of~~ at least a portion of billing information from the first biller, and to receive, from the communication interface, a consumer directive for the service provider to not transmit to the second consumer notices of availability of ~~electronic presentment of~~ at least a portion of billing information from the second biller.

Claim 51 (Canceled)

Claim 52 (Currently Amended) The system of claim ~~51~~ 47, wherein:

~~at least the first bill is paid without receipt of a request for the service provider to pay the first bill;~~

the processor is further configured to receive, from the communications interface, a consumer request to view the first bill responsive to the transmission of the notice, and to cause the communication interface to transmit at least a portion of the first billing information responsive to the received consumer request to view the first bill; and

the automatic direction to pay the first bill by the service provider is made at a time prior

to or subsequent to the transmission of the first bill.

Claim 53 (Currently Amended) The system of claim ~~51~~ 47, wherein:

the processor is further configured to receive, from the communication interface and prior to receipt of the first or second billing information, [a] one or more pre-bill ~~instruction~~ instructions for the service provider to pay future bills of at least one of the first biller and the second biller; and
at least one of the first bill and the second bill is a future bill are future bills.

Claim 54 (Original) The system of claim 53, wherein the pre-bill instruction includes a directive for the service provider to pay the future bills in an amount equal to one of a) a fixed amount, b) a minimum amount due of a future bill, c) a total amount due of a future bill, or d) a total amount due of a future bill not to exceed a maximum amount.

Claim 55 (Original) The system of claim 53, wherein the pre-bill instruction identifies a period of time for the service provider to pay future bills of a plurality of billers.

Claim 56 (Original) The system of claim 53, wherein the pre-bill instruction identifies a payment frequency for the service provider to pay the future bills.

Claim 57 (Original) The system of claim 53, wherein:

the pre-bill instruction excludes a biller account number;
the processor is further configured to determine a biller account number based upon a received pre-bill instruction excluding a biller account number.

Claim 58 – 59 (Canceled)